

Information to identify the case:			
Debtor 1	Eboni M. Armour-Fraley		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Northern District of Illinois		
Case number:	19-28445		
	Social Security number or ITIN	xxx-xx-3145	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 10/7/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eboni M. Armour-Fraley	
2. All other names used in the last 8 years	aka Eboni Armour	
3. Address	9199 S Burnside Chicago, IL 60619	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/8/19

For more information, see page 2

Debtor **Eboni M. Armour-Fraley**

Case number **19-28445**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p>November 6, 2019 at 02:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> <p>Location: 55 East Monroe, Suite 3850, Chicago, IL 60603</p>
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>Filing deadline: 1/6/20</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Filing deadline: 12/16/19</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Filing deadline: 4/6/20</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/5/19 at 10:00 AM, Location: 219 South Dearborn, Courtroom 619, Chicago, IL 60604</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Eboni M. Armour-Fraley
DebtorCase No. 19-28445-DRC
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: nmolina
Form ID: 3091Page 1 of 2
Total Noticed: 42

Date Rcvd: Oct 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2019.

db +Eboni M. Armour-Fraley, 9199 S Burnside, Chicago, IL 60619-7359
 28268523 +Ahela/glelsi, Po Box 7860, Madison, WI 53707-7860
 28268526 +Bruckert Gruenke Long, Pc, 201 East Hanover, New Baden, IL 62265-1811
 28268527 CB/Express, PO Box 337003, NorthGlenn, CO 80233-7003
 28268529 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
 (address filed with court: Choicerecov, 1550 Old Henderson Road, Columbus, OH 43220)
 28268530 +Christ Hospital, PO Box 23860, Belleville, IL 62223-0860
 28268531 City of Chicago Dept. of Revenue, Camera Enforcement Violation, PO Box 88292,
 Chicago, IL 60680-1292
 28268532 +City of Chicago Parking, Department of Finance, P. O. Box 6330, Chicago, IL 60680-6330
 28268533 +City of Chicago Water Division, 121 N LaSalle St., Suite 400, Chicago, IL 60602-1264
 28268534 +Consumer Portfolio Svc, 19500 Jamboree Rd, Irvine, CA 92612-2411
 28268536 Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488
 28268537 Cook County Treasurer, PO Box 4468, Carol Stream, IL 60197-4468
 28268543 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
 28268544 Markoff Law LLC, 29 N Upper Wacker Dr, # 1010, Chicago, IL 60606
 28268545 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 28268552 +Opportunity Financial, 3201 Dallas Parkway, Suite 700, Frisco, TX 75034-9573
 28268553 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
 28268554 +Secretary of State, Safety & Financial Responsibility, 2701 South Dirksen Parkway,
 Springfield, IL 62723-1000
 28268555 +Secretary of State License Renewal, 17 N State, Suite 1100, Chicago, IL 60602-3561
 28268558 +Target NB, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497
 28268560 Trinity Christian College, 6601 W. College Dr., Palos Heights, IL 60463-0929
 28268561 +WOW Cable Company, 825 East 99th Street, Chicago, IL 60628-1526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Oct 09 2019 02:57:44 David M Siegel,
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 tr +E-mail/Text: bncnotice@tomvaughntrustee.com Oct 09 2019 03:02:08 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDJOJ.GOV Oct 09 2019 03:00:17 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 28268524 +EDI: PHINHARRIS Oct 09 2019 06:18:00 Arnold Scott Harris, P.C.,
 111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517
 28268525 +E-mail/Text: bankruptcies@banfield.net Oct 09 2019 03:01:57 Banfield Pet Hospital,
 Bankruptcy Department, PO Box 13998, Portland, OR 97213-0998
 28268535 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Oct 09 2019 03:01:20 Cook County Treasurer,
 118 N. Clark St., Room 112, Chicago, IL 60602-1590
 28268538 E-mail/Text: lbankruptcy@cookcountytreasurer.com Oct 09 2019 03:01:20
 Cook County Treasurer's Office, Legal Department, 118 North Clark Street, Room 112,
 Chicago, IL 60602-1332
 28268539 +EDI: CMIGROUP.COM Oct 09 2019 06:08:00 Credit Management Lp, 6080 Tennyson Parkway,
 Plano, TX 75024-6002
 28268540 +EDI: RCSFNBMARIN.COM Oct 09 2019 06:08:00 Credit One, Bankruptcy Department,
 PO Box 98873, Las Vegas, NV 89193-8873
 28268540 +E-mail/PDF: creditonebknifications@resurgent.com Oct 09 2019 03:27:57 Credit One,
 Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 28268541 +E-mail/Text: electronicbkydocs@nelnet.net Oct 09 2019 03:00:54 Dept Of Education/neln,
 Po Box 82561, Lincoln, NE 68501-2561
 28268542 +EDI: IIC9.COM Oct 09 2019 06:19:00 I.c. System, Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 28268546 +EDI: NAVIENTFKASMSERV.COM Oct 09 2019 06:08:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 28268547 +E-mail/Text: netcreditbnc@nova.com Oct 09 2019 03:02:44 Nc Financial, 175 W Jackson Blvd,
 Chicago, IL 60604-2615
 28268548 +E-mail/Text: electronicbkydocs@nelnet.net Oct 09 2019 03:00:54 Nelnets Lns, Po Box 82561,
 Lincoln, NE 68501-2561
 28268549 E-mail/Text: bkknick@nicfn.com Oct 09 2019 03:00:01 Nicholas Financial Inc, 2454 McMullen,
 Clearwater, FL 33759
 28268550 +EDI: AGFINANCE.COM Oct 09 2019 06:08:00 ONEMAIN, Bankruptcy Department, PO Box 1010,
 Evansville, IN 47706-1010
 28268551 +E-mail/Text: opportunitynotices@gmail.com Oct 09 2019 03:01:53 Oppity Fin, 11 E. Adams,
 Chicago, IL 60603-6301
 28268556 EDI: RMSC.COM Oct 09 2019 06:08:00 SYNCB/Care Credit, Bankruptcy Department,
 PO Box 965061, Orlando, FL 32896-5061
 28268557 EDI: RMSC.COM Oct 09 2019 06:08:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-6060
 28268559 +EDI: WTRRN BANK.COM Oct 09 2019 06:08:00 Target NB, Attn: Bankruptcy Dept., PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 21

District/off: 0752-1

User: nmolina
Form ID: 309I

Page 2 of 2
Total Noticed: 42

Date Rcvd: Oct 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28268528 Charleston Hendrichs

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Eboni M. Armour-Fraley davidsiegelbk@gmail.com,
R41057@notify.bestcase.com; johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3